

Fill in this information to identify the case:

Debtor 1 DEBRA M HARRIS
Debtor 2United States Bankruptcy Court for the: District of Maryland, Greenbelt Division District of MD
(State)

Case Number 1816071

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor:

Federal Home Loan Mortgage Corporation

Court claim no. (if known): 6-1**Date of payment change:**

06/01/2019

Must be at least 21 days after date of this notice

Last four digits of any number you use to identify the debtor's account:

7092

New total payment:

\$1,417.02

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment:

\$432.18

New escrow payment:

\$464.57

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate:**Current principal and interest payment:****New interest rate:****New principal and interest payment:****Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment:**New mortgage payment:**

First Name

Middle Name

Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor

☒

I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Maggalene Generette

Date

04/17/2019

Signature

Print

Maggalene Generette

Title

Bankruptcy Case Manager

Company

NewRez LLC DBA Shellpoint Mortgage Serv

Address

PO Box 10826

Greenville

SC

29603-0826

Contact phone

(800) 365-7107

Email

mtgbk@shellpointmtg.com



Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (800) 365-7107

Final

DEBRA M HARRIS
5108 MARTIN DR
OXON HILL MD 20745

Analysis Date: April 04, 2019
Loan:
Property Address:
5108 MARTIN DR
OXON HILL, MD 20745

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Jun 01, 2019	Prior Esc Pmt	June 01, 2018	Escrow Balance Calculation	
P & I Pmt:			\$952.45	\$952.45	P & I Pmt:	\$952.45	Due Date:	Dec 01, 2017
Escrow Pmt:			\$0.01	\$464.57	Escrow Pmt:	\$432.18	Escrow Balance:	(\$7,690.08)
Other Funds Pmt:			\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$5,186.21
Asst. Pmt (-):			\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:			\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00		
Total Payment:			\$952.46	\$1,417.02	Total Payment:	\$1,384.63	Anticipated Escrow Balance:	(\$2,503.87)

Shortage/Overage Information		Effective Jun 01, 2019
Upcoming Total Annual Bills		\$5,574.81
Required Cushion		\$929.14
Required Starting Balance		\$1,393.68
Escrow Shortage		(\$3,897.55)
Surplus		\$0.00

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$929.14. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below \$929.14 or 1/6 of the anticipated payment from the account.	
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This is a statement of actual activity in your escrow account from June 2018 to May 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	\$0.00	(\$8,298.60)
Jun 2018		\$406.49		*		\$0.00	(\$7,892.11)
Jun 2018		\$406.49		*		\$0.00	(\$7,485.62)
Aug 2018		\$406.49		*		\$0.00	(\$7,079.13)
Aug 2018			\$1,687.00	*	* County Tax	\$0.00	(\$8,766.13)
Sep 2018		\$406.49		*		\$0.00	(\$8,359.64)
Sep 2018		\$406.49		*		\$0.00	(\$7,953.15)
Oct 2018		\$406.49		*		\$0.00	(\$7,546.66)
Nov 2018		\$406.49		*		\$0.00	(\$7,140.17)
Nov 2018		\$394.15		*	* Escrow Only Payment	\$0.00	(\$6,746.02)
Dec 2018		\$406.49		*		\$0.00	(\$6,339.53)
Dec 2018		\$836.45		*		\$0.00	(\$5,503.08)
Dec 2018		\$406.49		*		\$0.00	(\$5,096.59)
Dec 2018			\$1,686.99	*	* County Tax	\$0.00	(\$6,783.58)
Feb 2019		\$429.96		*		\$0.00	(\$6,353.62)
Mar 2019		\$432.18		*	* Escrow Only Payment	\$0.00	(\$5,921.44)
Mar 2019			\$2,200.82	*	* Hazard	\$0.00	(\$8,122.26)
Apr 2019		\$0.01		*		\$0.00	(\$8,122.25)
Apr 2019		\$432.17		*	* Escrow Only Payment	\$0.00	(\$7,690.08)
					Anticipated Transactions	\$0.00	(\$7,690.08)
Apr 2019		\$4,754.03 ^P					(\$2,936.05)
May 2019		\$432.18 ^P					(\$2,503.87)
	\$0.00	\$11,369.54	\$0.00	\$5,574.81			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

April 04, 2019

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(\$2,503.87)	\$1,393.68
Jun 2019	\$464.57			(\$2,039.30)	\$1,858.25
Jul 2019	\$464.57			(\$1,574.73)	\$2,322.82
Aug 2019	\$464.57			(\$1,110.16)	\$2,787.39
Sep 2019	\$464.57	\$1,687.00	County Coll/Other Ta	(\$2,332.59)	\$1,564.96
Oct 2019	\$464.57			(\$1,403.45)	\$2,029.53
Nov 2019	\$464.57			(\$1,403.45)	\$2,494.10
Dec 2019	\$464.57	\$1,686.99	County Coll/Other Ta	(\$2,625.87)	\$1,271.68
Jan 2020	\$464.57			(\$2,161.30)	\$1,736.25
Feb 2020	\$464.57			(\$1,696.73)	\$2,200.82
Mar 2020	\$464.57			(\$1,232.16)	\$2,665.39
Apr 2020	\$464.57	\$2,200.82	Hazard	(\$2,968.41)	\$929.14
May 2020	\$464.57			(\$2,503.84)	\$1,393.71
	\$5,574.84	\$5,574.81			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$2,503.87). Your starting balance (escrow balance required) according to this analysis should be \$1,393.68. This means you have a shortage of \$3,897.55. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be \$5,574.81. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$464.57
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$464.57

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

NewRez LLC DBA Shellpoint Mortgage Serv
PO Box 10826

Phone Number: (800) 365-7107
Fax: (866) 467-1137

Greenville, SC 29603-0826

Email: mtgbk@shellpointmtg.com

RE: Debtor 1 DEBRA M HARRIS
Debtor 2

Case No: 1816071

PROOF OF SERVICE

I certify that a copy of the foregoing documents were served upon the following persons electronically or by mail via the U.S. Postal Service, postage prepaid or by personal delivery, at their scheduled addresses on this day, 4/17/2019.

District of Maryland, Greenbelt Division
6500 Cherrywood Lane
Suite 300
Greenbelt, MD 20770

Nancy Spencer Grigsby
185 Admiral Cochrane Dr. Ste 240
Annapolis, MD 21401

Kevin D Judd
601 Pennsylvania Ave, NW
Suite 900 - South Bldg
Washington, DC 20004

DEBRA M HARRIS

5108 MARTIN DR
OXON HILL MD 20745

/s/ Maggalene Generette